

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Daniel Roman  
Mayra Roman  
DebtorsCase No. 11-77856-ast  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-8

User: jlecky  
Form ID: 213Page 1 of 2  
Total Noticed: 69

Date Rcvd: Nov 04, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2011.

db/jdb +Daniel Roman, Mayra Roman, 66 Sprague Drive, Valley Stream, NY 11580-3329  
 aty +Dennis Houdek, 305 Broadway, Seventh Floor, New York, NY 10007-1109  
 tr +Kenneth Kirschenbaum, Kirschenbaum & Kirschenbaum, 200 Garden City Plaza, Suite 500, Garden City, NY 11530-3357  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 7445285 +Americredit, c/o NCO Financial Systems Inc., Dept. P.O. Box 15630, Dept. 02, Wilmington, DE 19850-5630  
 7445284 Americredit, c/o NCO Financial Systems Inc., P.O. Box 15372, Wilmington, DE 19850-5372  
 7445268 +BPC Management Corp., 80 Livingston Street, Brooklyn, NY 11201-5009  
 7445318 +Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658  
 7445287 +Cablevision, c/o NCO Financial Systems Inc., Dept. P.O. Box 15630, Dept. 99, Wilmington, DE 19850-5630  
 7445286 Cablevision, c/o NCO Financial Systems Inc., P.O. Box 15740, Wilmington, DE 19850-5740  
 7445283 +Citibank (South Dakota) N.A., c/o Rubin & Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500  
 7445258 +City of New York, Environmental Control Board, 66 John Street, New York, NY 10038-3724  
 7445259 +City of New York, Parking Violations Bureau, 66 John Street, New York, NY 10038-3728  
 7445281 DFS Services, LLC, c/o Zwicker & Associates P.C., P.O. Box 101145, Birmingham, AL 35210-6145  
 7445280 DFS Services, LLC, c/o Zwicker & Associates P.C., 80 Minuteman Road, Andover, MA 01810-1008  
 7445317 +Gilman Management Corporation, 55 Watermill Lane, Great Neck, NY 11021-4206  
 7445316 +Greenpoint Mortgage Funding, Inc., c/o Stagg Terenzi Confusione & Wabnik, L, 401 Franklin Avenue, Suite 300, Garden City, NY 11530-5942  
 7445297 HSBC Bank, c/o Cohen & Slalomowitz, LLP, P.O. Box 9004, Woodbury, NY 11797-9004  
 7445314 +HSBC Bank Nevada, N.A., c/o NYC Marshal Ronald Moses, 116 John Street, 15th Floor, New York, New York 10038-3300  
 7445298 HSBC Bank Nevada, N.A., c/o Cohen & Slalomowitz, LLP, P.O. Box 9001, Woodbury, NY 11797-9001  
 7445291 Home Depot Credit Services, P.O. Box 183175, Columbus, OH 43218-3175  
 7445288 Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500  
 7445289 Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100  
 7445256 JP Morgan Chase Bank, N.A., P.O. Box 659754, San Antonio, TX 78265-9754  
 7445301 +NYC Department of Finance, 59 Maiden Lane, 19th Floor, New York, NY 10038-4613  
 7445302 NYC Department of Finance, P.O. Box 2301, New York, NY 10272-2301  
 7445315 +Nassau County Sheriff, 240 Old Country Road, Mineola, NY 11501-4226  
 7445267 +National Grid, c/o Penn Credit, P.O. Box 1259, Dept. 91047, Oaks, PA 19456-1259  
 7445295 +National Grid, P.O. Box 020760, Brooklyn, NY 11202-0760  
 7445266 National Grid, c/o Penn Credit, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
 7445275 +National Grid NY, c/o RUI Credit Services, P.O. Box 1349, Melville, NY 11747-0421  
 7445292 Nissan Motor Acceptance Corp., c/o Vital Recovery Services, Inc., P.O. Box 923747, Norcross, GA 30010-3747  
 7445293 Nissan Motor Acceptance Corp., c/o Vital Recovery Services, Inc., P.O. Box 923748, Norcross, GA 30010-3748  
 7445272 Nissan-Infiniti LT, P.O. Box 660366, Dallas, TX 75266-0366  
 7445263 Ocwen Loan Servicing, LLC, P.O. Box 24665, West Palm Beach, FL 33416-4665  
 7445262 Ocwen Loan Servicing, LLC, P.O. Box 24738, West Palm Beach, FL 33416-4738  
 7445265 +Ocwen Loan Servicing, LLC, P.O. Box 6501, Springfield, OH 45501-6501  
 7445264 Ocwen Loan Servicing, LLC, P.O. Box 6723, Springfield, OH 45501-6723  
 7445261 Ocwen Loan Servicing, LLC, P.O. Box 6440, Carol Stream, IL 60197-6440  
 7445303 R.G. Mortgage Corporation, 280 J.T. Pinero Ave. Hato Rey PR 00918, P.O. Box 36394 San Juan, PR 00936-2394  
 7445304 R.G. Mortgage Corporation, P.O. Box 36394, 280 Jesus T. Pinero Avenue, San Juan, PR 00936  
 7445273 +Radian Guaranty Inc., 1601 Market Street, Philadelphia, PA 19103-2494  
 7445257 +STS Properties 1, LLC, c/o Law Offices of David W. Graber, 55 Watermill Lane, Suite 100, Great Neck, NY 11021-4206  
 7445270 +Stephen David Cohn, Esq., 16 Court Street, Brooklyn, NY 11241-0102  
 7445269 +Stephen R. Chesley, Esq., 16 Court Street, Suite 2501, Brooklyn, NY 11241-1025  
 7445278 +T-Mobile, c/o Pinnacle Financial Group, Dept. 683, P.O. Box 4115, Concord, CA 94524-4115  
 7445294 +TD Bank N.A., c/o Associated Credit Services Inc., 105B South Street, P.O. Box 9100, Hopkinton, MA 01748-9100  
 7445260 +U.S. Bank National Association as Trustee, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224

District/off: 0207-8

User: jlecky  
Form ID: 213Page 2 of 2  
Total Noticed: 69

Date Rcvd: Nov 04, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.li.ecf@usdoj.gov Nov 04 2011 16:41:57 United States Trustee,  
Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,  
Central Islip, NY 11722-4456

7445271 EDI: PHINAMERI.COM Nov 04 2011 16:43:00 Americredit Financial Services, P.O. Box 183593,  
Arlington, TX 76096-3593

7445300 +E-mail/Text: stephanie@cbhv.com Nov 04 2011 16:41:57 Cablevision of Western Nassau,  
c/o CBHV, P.O. Box 3495, Toledo, OH 43607-0495

7445299 E-mail/Text: stephanie@cbhv.com Nov 04 2011 16:41:57 Cablevision of Western Nassau,  
c/o CBHV, P.O. Box 831, Newburgh, NY 12551-0831

7445290 EDI: CAPITALONE.COM Nov 04 2011 16:43:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083

7445308 EDI: CHASE.COM Nov 04 2011 16:43:00 Chase Cardmember Service, P.O. Box 15153,  
Wilmington, DE 19886-5153

7445309 EDI: CHASE.COM Nov 04 2011 16:43:00 Chase Cardmember Service, P.O. Box 15298,  
Wilmington, DE 19850-5298

7445310 EDI: CHASE.COM Nov 04 2011 16:43:00 Chase Customer Service, P.O. Box 15299,  
Wilmington, DE 19850-5299

7445306 EDI: DISCOVER.COM Nov 04 2011 16:43:00 Discover Card, P.O. Box 30943,  
Salt Lake City, UT 84130

7445305 EDI: DISCOVER.COM Nov 04 2011 16:43:00 Discover, P.O. Box 71084,  
Charlotte, NC 28272-1084

7445307 EDI: DISCOVER.COM Nov 04 2011 16:43:00 Discover Card, P.O. Box 30421,  
Salt Lake City, UT 84130-0421

7445312 EDI: RMSC.COM Nov 04 2011 16:43:00 GE Money Bank, P.O. Box 981127,  
El Paso, TX 79998-1127

7445311 EDI: RMSC.COM Nov 04 2011 16:43:00 GE Money Bank, P.O. Box 960061,  
Orlando, FL 32896-0061

7445313 EDI: RMSC.COM Nov 04 2011 16:43:00 GE Money Bank, P.O. Box 981438,  
El Paso, TX 79998-1438

7445282 EDI: ACCE.COM Nov 04 2011 16:43:00 GEMB/PC Richard, c/o Asset Acceptance LLC,  
P.O. Box 2036, Warren, MI 48090-2036

7445296 +E-mail/Text: info@jawpc.net Nov 04 2011 16:41:56 HSBC Bank, c/o James A. West, P.C.,  
6380 Rogerdale Road, Suite 130, Houston, TX 77072-1647

7445277 +EDI: PINNACLE.COM Nov 04 2011 16:43:00 T-Mobile, c/o Pinnacle Financial Group,  
7825 Washington Avenue S., Suite 310, Minneapolis, MN 55439-2424

7445276 EDI: CBCSI.COM Nov 04 2011 16:43:00 Verizon, c/o CBCS, P.O. Box 163250,  
Columbus, OH 43216-3250

7445279 EDI: AFNIRECOVERY.COM Nov 04 2011 16:43:00 Verizon New York Inc., c/o Afni Inc.,  
404 Brock Drive, P.O. Box 3427, Bloomington, IL 61702-3427

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7445274 ##American Express, P.O. Box 105278, Atlanta, GA 30348-5278

TOTALS: 0, \* 0, ## 1

Addresses marked '++' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

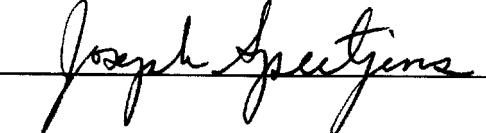
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2011

Signature:



**UNITED STATES BANKRUPTCY COURT**  
Eastern District of New York

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/2/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Roman 66 Sprague Drive Valley Stream, NY 11580	Mayra Roman aka Mayra Colon 66 Sprague Drive Valley Stream, NY 11580
---	---

Case Number: 8-11-77856-ast	Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.: xxx-xx-0064 xxx-xx-2832
--------------------------------	---

Attorney for Debtor(s) (name and address): Dennis Houdek 305 Broadway Seventh Floor New York, NY 10007 Telephone number: (212) 822-1470	Bankruptcy Trustee (name and address): Kenneth Kirschenbaum Kirschenbaum & Kirschenbaum 200 Garden City Plaza Suite 500 Garden City, NY 11530 Telephone number: (516) 747-6700
--	--

**Meeting of Creditors**

Date: **December 13, 2011**

Time: **11:00 AM**

Location: **Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza – Room 561, Central Islip, NY 11722-4437**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/13/12**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

290 Federal Plaza, P.O. Box #9013  
Central Islip, NY 11722-9013  
Telephone number: (631) 712-6200

**For the Court:**

Clerk of the Bankruptcy Court:  
Robert A. Gavin, Jr.

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 11/4/11

**EXPLANATIONS****B9A (Official Form 9A) (12/10)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
Form 21 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
Personal Financial Management Course	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certificate of Completion of the Personal Financial Management Course (Official Form 23) within 60 days after the first date set for the section 341 meeting. If the Personal Financial Management Course Certificate is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>